

Money of Early Terre Haute

Money

AUG 26 1966

By DOROTHY J. CLARK

Early residents of Terre Haute were really more troubled about the money question than we are at the present time, although perhaps not as much was said about it. Greenbacks and fractional currency were not in vogue in the early days of Terre Haute, and the people adopted methods of their own of meeting the demand for a circulating medium.

One of these methods was to cut up silver dollars into "bits" of ten little pie-shaped pieces, taking care to make all out of the dollar they could by saving a piece out of the middle that could be run into bullion. Half dollars were cut into five "bits" each, and then used for small change. These formed the medium of exchange, the only

currency, if we except the famous "coonskin." It was not uncommon for storekeepers, in those days, to trade all day and hardly take in a "round piece of money" larger than a quarter. Instead of "burning a hole in your pocket," these sharp little "bits" cut and tore holes in your pockets!

In 1823 corn was worth 6¼ cents per bushel. It was said that it would not pay to shoot wild turkeys, since after being shot they were not worth the ammunition. A wild turkey was worth six ears of corn. The problem was—if corn was worth only 6¼ cents per bushel, what was a turkey worth?

Prices In 1822.

The following is a list of prices that ruled in the Terre Haute Market in 1822, taken from an old newspaper: wheat, 25 cents per bushel; corn, 12½ cents per bushel; oats, 14 cents per bushel; potatoes, 18¾ cents per bushel; apples, 37½ cents per bushel; peaches, 12½ cents per bushel; pork, 2 cents per pound; beef, 3 cents per pound; butter, 6 cents per pound; eggs, 4 cents dozen; chickens, 5 cents each; salt, \$1 bushel; tea, \$1.25 pound; coffee, 37½ cents pound; loaf sugar, 37½ cents pound. This first market house stood in the center of Market street (now Third street) near its intersection with Ohio street.

To show the difference in value between the pieces of property then and now, it may be stated that the lot on the southwest corner of Third and Ohio, known as the Scott property, was worth only \$9.00 when the brick house was built on it in 1829. The whole square opposite the old Post Office, from Main to Ohio was bought by Col. Blake for \$80.

In 1846 we find the latest prices of the December market from an old newspaper. At that time pork was listed \$2.25; wheat, 50 cents; corn, 16 cents; potatoes, 25 to 30 cents and flour, \$3.50.

Earning Money.

There were methods of earning money then, which are not open to the ambitious youth of today. In 1827 the county commissioners issued a proclamation that they would pay 50 cents bounty for all the wolf scalps over six months old, and 25 cents for all those under six months old. So plentiful were wolves at that time, that large sums of money were paid out for their scalps.

Still on the subject of money, here is the tax rate for 1818 as follows: on first rate land, every hundred acres, 50 cents; on second rate land, 43¾ cents; on third rate land, 31¼ cents. For every horse, mare, or mule over 3 years old, 37½ cents; every tavern was taxed \$20; every ferry, \$5. Town lots were taxed 50 cents on every \$100 of assessed valuation.

One old account tells us that in the early pioneer days, indigo was so precious that an equal amount of silver was needed to balance the amount of indigo one desired to

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TERRE HAUTE, INDIANA

purchase . . . literally worth its weight in silver. The same account told of the great difficulty in transporting salt on a horse's back. Whenever the horse had to ford a stream, some of the salt was dissolved and the strong salt solution would take the hair right off the horse's back and wherever it dripped down his sides. The necessary salt was the most costly commodity the settlers had to buy.

Definition Of Money.

The dictionary defines "money" as anything that serves as a common medium of exchange in trade, as coin or notes. Senator Daniel W. Voorhees spoke many times on the debatable subject of money, and he said: "Money is the creature and Congress the creator. Gold and its alleged intrinsic value goes for naught as a circulating medium unless the coin bears the stamp of the government—a stamp more powerful than the grasp of the lion's paw or the eagle's claw in bestowing life and activity on a dead and otherwise useless material. The same official stamp on silver, or on paper, at once enobles them to an equality with gold in purchasing power, no matter how debased, how degraded, or how valueless the silver or the paper may have become as commodities by sinister and unwise legislation."

It is said that before the Revolutionary War, in Virginia and Maryland, tobacco was used as a substitute for money. Salaries of public officers and taxes were made payable in tobacco. Without any legal authority, but by mutual consent, coon, muskrat and other fur skins; also corn, wheat, flour, whiskey, tallow and other like articles were taken in payment of debts, and used in the absence of coin or bank notes. The following notice from the "Western Register," dated February 18th, 1830, and signed by the editor confirms this. It reads: "Good Flour, Whiskey, Corn, Wheat, Tallow, Beeswax, Clean Linen and Cotton Rags will be received for debts due this office, until the first day of April."

In the same issue, salt is advertised for sale at cash prices, for which pork and whiskey will be accepted in exchange. Also a dry goods merchant says: for all debts due him, he will accept in payment, deer skins, feathers, tallow, besides other such like articles. In small traffic this mode of exchange as mutually convenient could be managed, but for larger transactions, money was a matter of necessity.

We are not surprised therefore to learn, that while as yet Indiana was a territory, there was a loud demand for the organization of banks, but that is another story . . .

List of Terre Haute Bankers Is Impressive

By DOROTHY J. CLARK

JUL 20 1975

Terre Haute banks and bankers have compared favorably with the experience of other Hoosier cities from our earliest days of banking. Our first state bank was able to weather the storm of 1857 and continued to issue specie to redeem its notes in the restricted territory. No local business man had any trouble in obtaining the necessary coin for his needs; a deaf ear was turned to those men, however, who bought notes and forwarded them here for redemption.

During the Civil War when gold soared to a height of value almost three times as high as paper money, the government's own notes, our local banks continued wise and efficient management.

The one serious breach of trust imposed on the cashier was in the case of Aaron Fontaine; that was the one slip that our early directors made when they approved his sureties who were all non-residents. While the shortage in his accounts was heavy, the bank went on as though nothing had happened.

Another cashier, James Farrington, lost most of his property through a partner in the meat packing business, but he paid his bills although it almost stripped him of his personal fortune. Many of our early directors were able to borrow from the bank even though their subscriptions for stock were not fully paid.



DOROTHY J. CLARK

Very few of the wealthy men of early Terre Haute made unwise investments, and the map of Terre Haute is liberally sprinkled with additions, subdivisions, and real estate developments because of the wise judgement of the land owners who profited from the growing population and the need for homes and sites for industry. Here are some of the men who made Terre Haute banks famous.

Attorney and city judge in 1912-13, Charles S. Batt, was an organizer of the American State Bank.

John S. Beach was a stockholder and long-time president of the Prairie City Bank. He was born in Newton, N. J. in 1827 to William and Susan (Sovernal) Beach. After locating with a wholesaler dry goods house in St. Louis in 1848, Beach came to Terre Haute in 1852, married Harriet Gilbert in 1856, and was connected with the Terre Haute Hotel Company, the Terre Haute Street Railway, the Prairie City Bank, Terre Haute Savings Bank and the Terre Haute Water Works.

Dr. Myron A. Boor, an incorporator of the American-German Trust Company, came here from Staunton in Clay County, and took care of a large number of smallpox cases during the 1904 epidemic.

Robert H. Catlin, an incorporator of the American-German Trust Company, was an attorney with offices at 503 1/2 Wabash Ave.

Callum H. Dailey was the cashier of the Prairie City Bank in 1854. He is buried in the old cemetery at Bowling

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Dorothy Clark

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Green in Clay County. His father was a Revolutionary War soldier.

Henry J. Grube was an incorporator of the American-German Trust Company. For many years he was in the transfer business hauling freight from the railroads to the commercial houses.

Charles L. Hartenfels, too, was an incorporator of the American-German Trust and an early director of the Indiana State Bank. In 1896 he was the cashier at the E. & T. H. freight depot and in 1912 cashier at the Indiana State Bank.

C. E. Hockstetter was another incorporator of the American-German Trust. He worked as a clerk for Levin Brothers and later as a salesman.

William L. Holdway was another director of the Indiana State Bank. He was the operator of the feed mill on 13 1/4 street near Wabash and later built and occupied his own property on Lafayette just south of Twelve Points.

Levi G. Hughes was the first president of the Indiana State Bank. He was the city controller in 1912.

Oscar Lynn Kelso was the first president of the American Trust. He graduated from Indiana State Teachers College in 1879, and received his A.B. degree from Indiana University. For many years he was professor emeritus of mathematics at the local college.

Marcus Kidder was a director of the Indiana State Bank and the son of Willard Kidder, an early flour and mill operator here.

J. D. King was a director of the Indiana State Bank and a partner in King & Co. Drugs.

Dr. E. D. Larkins, a physician and surgeon, was also an incorporator of the American-German Trust. He came here from Staunton, Ind., and had his office at 1231 Wabash Ave.

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I. H. C. Royse organized the Terre Haute Trust Co., and was a dealer in real estate and a rental and insurance agent.

H. M. Spang was an incorporator of the American-German Trust and a real estate developer. We have Spang Avenue named for this man.

Albert J. Steen was an incorporator and first vice president of the American-German Trust as well as a partner in the Allen-Steen Acceptance Corp. W. E. Steen was also an incorporator, and secretary of the Steen Coal Co.

Homer L. Stees was another incorporator. He was also the president and treasurer of H. L. Stees and Gillis Company, funeral directors.

William H. Taber, a lawyer, was an incorporator of the East Side Bank and an organizer of the American State Bank.

N. G. Wallace was an incorporator and president of the Twelve Points State Bank. He operated a grocery and was Vigo County auditor in 1912-13.

Frank C. White, who came here from Rockville, Ind., was the first secretary of the American German Trust Co.

There are only a few of the many people of Terre Haute who became involved in banking. Over the years there have been many more.

Historically

Speaking Ts FEB 24 1980

By Dorothy Clark



Early Terre Hauteans knew how to make money

Money problems of early Terre Haute residents were more troublesome than those of our time, but perhaps not so much was said about it. Paper bills and fractional currency were not in vogue in the early days here, and the people adopted their own methods of meeting the demand for a medium of exchange.

One of these methods was to cut up silver dollars into "bits" of ten little pie-shaped pieces, taking care to make all out of the dollar they could by saving a piece out of the middle that could be run into bullion.

Half dollars were cut into five "bits" each, and then used for small change. These formed the medium of exchange, the only currency, if we don't count the famous "coonskin" or other fur pelts, the farmer's produce, the farm wives' butter and egg

money, and the children's sacks of hickory nuts or other saleable natural products.

The store keepers of that time could trade all day and seldom take in a "round piece of money," larger than a quarter. Instead of "burning a hole in your pocket," these sharp little "bits" cut and tore holes in pockets and had to be carried in a leather pouch.

Prices in 1822

Taken from an old newspaper, the following is a list of prices in the Terre Haute market in 1822: wheat, 25 cents per bushel; corn, 12½; oats, 14; potatoes, 18¾; apples, 37½; peaches, 12½; pork, 2 cents per pound; beef, 3 cents; butter, 6 cents; eggs, 4 cents a dozen; chickens, 5 cents each; salt \$1 bushel; tea, \$1.25 lb; coffee, 37½ lb.; loaf sugar, 37½ lb. This first market house stood in the

center of Market Street (now South Third) near its intersection with Ohio Street.

In 1823 corn was worth 6¼ cents per bushel. It was said that it would not pay to shoot wild turkeys, since after being shot they were not worth the ammunition. A wild turkey was worth 6 ears of corn. The problem was—if corn was worth only 6¼ cents per bushel, what was a turkey worth?

To show the difference in property values then and now, the lot on the southeast corner of Third and Ohio, known as the Scott property, was worth only \$9 when the brick house was built on it in 1829. The whole square opposite the old Post Office, from Main to Ohio, was bought by Col. Blake for \$80.

In 1846 the latest prices of the December market shown in an old newspaper listed pork at \$2.25; wheat, 50 cents; corn, 16 cents; potatoes, 25 to 30 cents, and flour, \$3.50.

Earning Money

Ways of earning money then are not open to the ambitious youth of today. In 1827 the county commissioners issued a proclamation that they would pay 50 cents bounty for all the wolf scalps over six months old, and 25 cents for all those under six months. So plentiful were wolves

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at that time, that large sums of money were paid out for their scalps.

And speaking of money, the tax rate for 1818 was 50 cents for every hundred acres of first rate land; 43 $\frac{3}{4}$ cents on second rate land, and 31 $\frac{1}{4}$ cents on third rate land. Every horse, mare or mule over three years old was taxed 37 $\frac{1}{2}$ cents. Every ferry paid \$5 tax, and every tavern paid \$20. Town lots were taxed 50 cents on every \$100 of assessed valuation.

In the early pioneer days, indigo was so precious it was worth its weight in silver. Salt was necessary and the most costly commodity the settlers had to buy. One account told how difficult it was to transport salt on horseback. Whenever the horse had to ford a stream, some of the salt was dissolved and the strong salt solution would take the hair right off the horse's back and wherever it dripped down his sides.

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The dictionary defines "money" as anything that serves as a common medium of exchange in trade, as coin or notes. Senator Daniel W. Voorhees spoke many times on the debatable subject of money. He said, "Money is the creature and Congress the creator. Gold and its alleged intrinsic value goes for naught as a circulating medium unless the coin bears the stamp of the government—a stamp more powerful than the grasp of the lion's paw or the eagle's claw in bestowing life and activity on a dead or otherwise useless material. The same official stamp on silver, or on paper, at once enobles them to an equality with gold in purchasing power, no matter how debased, how degraded, or how valueless the silver or the paper may have become as commodities by sinister and unwise legislation."

In Virginia or Maryland before the Revolutionary War, tobacco was used as a substitute for money. Salaries of public officials and taxes were made payable in tobacco. Without any legal authority, but by mutual consent, coon, muskrat and other fur pelts, corn, wheat, flour, whiskey, tallow and other like articles were taken in payment of debts and used in the absence of coin or bank notes.

A notice in the *Western Register*, dated Feb. 18, 1830, and signed by the editor, confirms this. It reads: "Good Flour, Whiskey, Corn, Wheat, Tallow, Beeswax, Clean Linen and Cotton Rags will be received for debts due this office, until the 1st day of April."

In the same issue, salt is advertised for sale at cash prices, for which pork and whiskey will be accepted in exchange. Also a dry goods merchant says: "for all debts due him, he will accept in payment, deer skins, feathers, tallow, besides other such like articles."

In small traffic this method of exchange was mutually convenient and could be managed, but for larger transactions, money was a matter of necessity. We are not surprised to learn, therefore, that while Indiana was still a territory, there was a loud demand for the organization of banks, but that is another story...

Historically Speaking

T s MAY 9 1982

Pioneers created their own 'money'

By DOROTHY J. CLARK

Early Terre Haute residents had their money problems, too. Greenbacks (paper money) and fractional currency (halves, quarters, dimes, nickels and pennies) were not available here, so the pioneers met the demand by creating their own.

Silver dollars were cut into "bits" of 10 small pie-shaped pieces, taking care to make as much out of the dollar as possible. Small pieces saved out of the center of the dollars could be melted down into bullion.

Half dollars were cut into five "bits" each, and then used for small change. These sharp little "bits" cut and tore holes in pockets, so leather pouches with drawstrings were fashioned to hold them.

Storekeepers might trade all day without taking in a round piece of money larger than a quarter. In 1823 corn was selling for 6¼ cents per bushel. It wasn't profitable to shoot wild turkeys, for they were only worth six ears of corn and not worth the ammunition.

According to a listing of the Terre Haute Market in 1822, wheat sold for 25 cents per bushel; corn, 12½ cents; oats, 14 cents; potatoes, 18¾ cents; apples, 37½ cents; peaches, 12½ cents; pork, 2 cents per pound;

beef, 3 cents; butter, 6 cents; eggs, 4 cents a dozen; chickens, 5 cents each; salt, \$1 bushel; tea, \$1.25 pound; coffee, 37½; loaf sugar, 37.4. The first market house stood in the center of Market Street (now Third) near its intersection with Ohio Street.

Real estate values were scaled down in those early days also. The Scott property located on the southwest corner of Third and Ohio was worth only \$9 when the brick house was built on it in 1829. The whole square opposite the old Post Office from Main to Ohio was bought by Colonel Blake for \$80.

In 1827 the county commissioners offered to pay a bounty for wolf scalps — 50 cents for full-grown, 25 cents for under six months. Wolves were so plentiful at that time, that large sums of money were paid out to the ambitious young men with hunting abilities.

The tax rate of 1818 involved hard money — 50 cents for every 100 acres of flat land; 43¾ cents, second rate, and 31¼ cents, third rate. Every horse, mare or mule over three years old was taxed 37½ cents; every tavern \$20; and every ferry, \$5. Town lots were taxed 50 cents on every \$100 of assessed

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In the same issue, salt was advertised for sale at cash prices, for which pork and whiskey would be accepted in exchange. A dry goods merchant offered to accept deer skins, feathers, tallow, etc., for all debts due to him.

One old account tells that indigo was so precious in early pioneer days that an equal amount in silver was needed for purchase — literally worth its weight in silver. The same account told how salt was the most costly commodity the settlers had to buy. Transporting salt on horseback presented a real problem. Whenever the horse had to ford a stream, some of the salt was dissolved and the strong salt solution dripping down his sides would take the hair right off the animal.

Barter and trade of commodities was mutually convenient, but for larger transactions money became a necessity. The demand for the organization of banks was heard while Indiana was still a territory.

✓Clark, Dorothy

Prices different, but gifts of 1898 not unlike today's

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About a week before Christmas in 1898, the Terre Haute Saturday Evening Mail, owned by A. C. Duddleston, published gift ideas for last-minute shoppers. The weather was described as bright and clear, with a little tingle in the air, but the best pre-holiday the city had experienced in years.

Gift suggestions included fine imported chinaware, fancy plates, salad and olive dishes, mush and milk sets, sugar and cream sets, loving cups, chocolate cups and mustache cups.

A white lawn apron was suggested, along with fancy ruffled and embroidered tea aprons, maid's aprons and just plain aprons from 15 cents to \$2.

Handkerchiefs for everyone were offered in lace, linen and silk, initialed, hemstitched and embroidered from 5 cents up. Calendars for 1899 were popular gifts. They featured poets, fairies, sunny days, leaves, flowers, in all shapes and sizes, from cards to wall size, booklets, fan-folders, even Delft and Dresden.

Leather purses were popular 88 years ago. Made of sealskin, morocco and alligator they ranged from 25 cents up. Many were silver-mounted and included chatelaine bags, traveling cases, change purses and card cases.

Shoppers could buy rose jars, jardinieres, umbrella stands, pin cushions, and water and wine sets of tray, bottle, pitcher and six glasses.

Historically speaking



Clark retired as The Tribune-Star women's editor in 1980. She has written a local history column for 30 years. She is Vigo County Historian.

By Dorothy J. Clark
Special to The Tribune-Star

What were the presents for men in 1898? Suggestions were neckwear, night shirts, silk suspenders, pocket books, fob chains, bathrobes, mufflers, vest chains, gloves, half hose, jewelry, collars and cuffs. The smoking articles were crystal and gold plate smoking sets, cigarette and playing card cases, match safes, ash trays, cigar cutters and cigar jars.

Needlework experts could try their hands embroidering the new-style initials on hankies. White skeleton letters had recently been invented in all sizes and styles which could be basted and then sewn over and over with silk or linen thread.

This method was more popular for a time than the iron-on transfer or padding methods. Handmade gifts were expected from young ladies and all those of lesser income than their wealthier friends and relatives.

All sorts of whimsies were made by children and women with more time on their hands than money. A supposedly useful but odd-looking lamp chimney cleaner was made by tying a

bunch of tow on the brush part of an old toothbrush. The tow could be ornamented by making a doll out of it, with a bit of yarn around the waist. This "trifle" was alleged to be very easily put together, but let's hope it was labeled for the puzzled recipient.

Toyland of 1898 was located on the second floor of the L. B. Root Co. Parlor golf was in great demand, along with Noah's Ark,

holiday books, dolls and their furniture and games for all ages.

Christmas gift stockings included ladies' fine silk or lisle hose in black, striped, plaid from \$1 to \$5.50 a pair. Black lace hose, all lace or lace ankles were popular even though floor-length dresses hid them from view. To hold up these fancy socks, there were fancy garters described as fancy web, fancy edge, silk elastic; and butterfly, turtle, lizard, bees and rabbit's foot buckles for \$3. Corded silk elastic garters, sterling silver clasps and satin pocket books were under \$2. Silver garter buckles cost 25 cents.

Wilvert's, 713 Main St., advertised their Langnetti chocolates. "We make them and do not wholesale them. Wilvert's is the only place in the city to get them."

Maurice Hegarty, 719 Main, offered Christmas cigars. He sold several brands including Marguerite, Velvet, Laura B., Invincible, Merry Chimes, Reina Cubana, American Standard, Irma, Belina and Jackson Club, all made in Terre Haute by Hegarty. The paper featured stories on the quaint customs observed in Germany at Christmas time when the tree was lighted and gifts were distributed on Christmas Eve.

It's fun to recall Christmas trees of childhood. I can remember the flower-petaled metallic reflectors placed so carefully on each electric bulb on the tree. They made the bulb look much larger and so much prettier. It always was the last bulb tested on the string that proved to be the burned-out one. And the agony of it when two bulbs went at once! Patience was a virtue then as now.

Then there were the World War II ornaments made for a little tree far from home. They were fold-up cardboard given away in each box of an unknown brand of laundry powder found in Texas. Some decorations were made with tin snips and beer or juice cans. Service men learn to make do (as do their wives).

When babies were first walking, it was prudent to pack away the fragile, irreplaceable ornaments and hang Christmas cards on the lower branches. Little ung on the tips of branches parents when baby or the et got too close to the

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Rags to riches

Many came to Terre Haute to make fortune

Many men came to Terre Haute to make their fortunes. Some did, but many didn't.

Alexander McGregor came here to build a three-story brick building known as the Juniata Iron Store and dealt in hardware. He also built a large distillery on South First Street.

When the first act taxing whiskey by the federal government was enacted, he had in storage a million gallons of whiskey. As the tax was imposed on the manufacture, at approximately \$1 a gallon, he is said to have been the first millionaire in Terre Haute as a consequence. He also had many other interests in Terre Haute.

At the southwest corner of First and Ohio streets stood the Easter Brewery, long a profitable institution until the Internal Revenue closed it for a time because of a violation of the regulations. It later became a vinegar factory, but was torn down in 1934.

On the west side of Seventh above Sycamore was Imberry's brewery. In its day a prosperous concern, it changed hands several times. Located on the bank of the Wabash & Erie Canal during its days of heavy traffic, the large casks were rolled directly from the brewery to the waiting boats.

Far below the surface of the ground the old vaults still held some of the largest rats ever known here. One owner of the property held it only two days, being killed in a runaway accident the day he

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took possession.

Another old brewery stood on the bank of the canal north of Poplar Street. Known as the Terre Haute Brewery, it wound up its fate by the sale in 1848 by Demas Deming and Chauncey Warren, trustees.

About the same time, the Mogger Brewery was in operation on the north side of Poplar between the canal and Ninth Street. This may have been the same property owned by Anton Mayer and sold to Bleemel when he started the brewery on the opposite side of Poplar which grew into the Terre Haute Brewery.

The Terre Haute Street Railway Co. received its charter from the city March 20, 1866, and the first line, extending from the Union Depot to First Street, was put in operation during the following year.

Two cars were put on at first, and the equipment was increased from year to year. Mules were used

as motive power, and the company was composed of men who were thoroughly interested in the growth of the city. It is said that for many years not a cent of interest was realized upon the money invested, and stock changed hands quite frequently.

The original stockholders held the controlling stock until 1889 when the road was sold to a party of local citizens. The following officers took charge of the road on July 17, 1889: R.W. Rippetoe, president; Williams Kidder, vice president; L.D. Thomas, secretary and treasurer; P.P. Thomas, cashier; and M.R. Burke, superintendent. In the fall of 1890, the system was changed to an electrical line.

What was the first four-story building in Terre Haute? The Indois Hotel in its original construction was built by John D. Early about 1844 and was used as a hotel under several names. In 1884 the upper floor was added, along with the rear rooms fronting on Second Street.

About the 1850s, Terre Haute's first dyer was H.F. Reiner at 655 Wabash Ave. At 657 was R.F. Nitsche with boots and shoes. There were no chain stores then, and but few factories. Custom-made wear was a necessity, and most men wore boots made by their favorite maker.

As the business district moved east on Wabash, many of the old frame buildings, that had in some

instances been residences standing back from the sidewalk, were occupied and one after another had a front room built on to reach the walk.

Some of these additions were made with false fronts to resemble two-story buildings and became saloons, butcher shops and other stores.

At 659 was Peter M. Shumaker's saloon, at 665 was George Dorsch who dealt in meats, and at 669 was the boot and shoe shop of Patrick Shugrue. F.J. Knight had a restaurant at 671, and 671-673 was occupied by O'Reilly's saloon and Maurice Hegarty's cigar factory. It is believed that all of these were frame buildings.

Very soon after this time, the first arc light in Terre Haute was hung in the Atlantic Garden. Another early one that may have preceded this one was hung over the sidewalk from the malt house of Mayer's Brewery on Poplar Street. This afforded a welcome illumination for the roller skaters who were using what was possibly the first concrete walk in the city.

August Hoberg dealt in notions at 675, and Frank Prox, pioneer plumber and coppersmith, was at 677. A pump made by him for Herman Hulman was put on display at the modern plant owned by his descendants. At 681 Samuel Stone had a grocery store, as did Wright & King at the corner of Seventh Street.